

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

GLENNDA SMITH VEATCH
a/k/a GLENNDA S TILLIS-MARTIN,
GLENNDA TILLIS MARTIN, GLENNDA S
TILLIS
S.S. No.: xxx-xx-9942
Mailing Address: PO BOX 253, Laurel Hill, NC 28351-

Case No. 10-80707

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 23, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 28, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	None		

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	None			**
				**
				**
				**
				**
	None			**
				**
				**

Date: **4/1/10**

Lastname-SS#: **Veatch-9942**

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Bank of the West	2004 Terry Quantum Travel tra

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C. **\$2,100**

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes **\$1,059**

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int.%

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI=

None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	99	per month for	36	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **22.57** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

** = Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Chase Post Office Box 15298 Wilmington, DE 19850-5298
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Chase Post Office Box 15299 Wilmington, DE 19850-5299
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American Express Post Office Box 981535 El Paso, TX 79998-1535	CitiBank Post Office Box 6500 Sioux Falls, SD 57117
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Bank of the West Post Office Box 4002 Concord, CA 94524-4002	CitiFinancial 526 East Broad Avanuer Rockingham, NC 28379-3757
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Belk Post Office Box 981490 El Paso, TX 79998-1490	CitiFinancial Bankruptcy Department Post Office Box 140489 Irving, TX 75014-0489
Experian P.O. Box 2002 Allen, TX 75013-2002	BP c/o Chase Post Office Box 15298 Wilmington, DE 19850-5298	Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285	Discover Post Office Box 30943 Salt Lake City, UT 84130
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Capital one Post Office Box 85167 Richmond, VA 23285-5167	Discover Post Office Box 30421 Salt Lake City, UT 84130-0421
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Care Credit c/o GE Money Bank Post Office Box 981438 El Paso, TX 79998-1438	GE Money Bank Post Office Box 981127 El Paso, TX 79998-1127

GE Money Bank
Bankruptcy Department
Post Office Box 103106
Roswell, GA 30076-3016

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

GE Money Bank
Post Office Box 103104
Roswell, GA 30076

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Hawley's Cycle & Camping Center
5117 Highway 301 South
Hope Mills, NC 28348

Scotland County Tax Collector
Post Office Box 488
Laurinburg, NC 28352-0488

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Sears
Post Office Box 6282
Sioux Falls, SD 57117-6282

JC Penney
Post Office Box 981131
El Paso, TX 79998-1131

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Michael Veatch
Post Office Box 253
Laurel Hill, NC 28351

Lowe's
Post Office Box 981064
El Paso, TX 79998-1064

Michael Veatch
Post Office Box 253
Laurel Hill, NC 28351